IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

JOHN TAMBURO,)
)
Plaintiff,)
)
v.)
TIANNIA A TIANNIA TEN)
HARRIS & HARRIS, LTD.,)
D 4 1)
Defendant.)

COMPLAINT

NOW COMES the Plaintiff, JOHN TAMBURO, by and through his attorneys, LARRY P. SMITH & ASSOCIATES, LTD., and for his complaint against the Defendant, HARRIS & HARRIS, LTD., Plaintiff states as follows:

I. PRELIMINARY STATEMENT

1. This is an action for actual and statutory damages for violations of the Fair Debt Collection Practices Act (hereinafter "FDCPA"), 15 U.S.C. §1692, et seq.

II. JURISDICTION & VENUE

- 2. Jurisdiction arises under the FDCPA, 15 U.S.C. §1692 et seq., and pursuant to 28 U.S.C. §1331 and 28 U.S.C. §1337.
 - 3. Venue is proper in this district pursuant to 28 U.S.C. §1391(b).

III. PARTIES

- 4. JOHN TAMBURO, (hereinafter, "Plaintiff") is an individual who was at all relevant times residing in the City of Frankfort, County of Will, State of Illinois.
- 5. The debt that Plaintiff was allegedly obligated to pay was a debt allegedly owed by Plaintiff to Nicor Gas (hereinafter "Nicor").

- 6. The debt that Plaintiff allegedly owed Nicor was for a gas and/or electric bill incurred by Plaintiff in relation to utilities used in his personal residence.
- 7. At all relevant times, Plaintiff was a "consumer" as that term is defined by 15 U.S.C. §1692a(3).
- 8. HARRIS & HARRIS, LTD., (hereinafter, "Defendant") is a business entity engaged in the collection of debt within the State of Illinois. Defendant is incorporated in the State of Illinois.
- 9. The principal purpose of Defendant's business is the collection of debts allegedly owed to third parties.
- 10. Defendant regularly collects, or attempts to collect, debts allegedly owed to third parties.
- 11. During the course of its efforts to collect debts allegedly owed to third parties, Defendant sends to alleged debtors bills, statements, and/or other correspondence via the mail and/or electronic mail and initiates contact with alleged debtors via various means of telecommunication, such as the telephone and facsimile.
- 12. At all relevant times, Defendant acted as a debt collector as that term is defined by 15 U.S.C. §1692a(6).
- 13. At all relevant times, Defendant acted through its duly authorized agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers.

IV. <u>ALLEGATIONS</u>

14. In May 2011 through June 2011, Defendant initiated multiple telephone calls to Plaintiff and left Plaintiff multiple voicemail messages.

- 15. During the aforesaid voicemail messages Defendant's duly authorized representative stated "[t]his is the business office of Nicor gas."
- 16. At no time during the course of the aforementioned voicemail messages did

 Defendant's duly authorized representative provide information to Plaintiff regarding

 Defendant's true name or identity.
- 17. At no time during the course of the aforementioned voicemail messages did
 Defendant apprise Plaintiff that it was a debt collector, attempting to collect a debt and that any
 information obtained would be used for that purpose.
- 18. Defendant's representations that it was calling on behalf of "the business office of Nicor gas" were false, deceptive and/or misleading given that Defendant is not the original creditor to whom Plaintiff allegedly owes a debt.
- 19. By representing that it was calling on behalf of "the business office of Nicor gas" Defendant used the name of a business, company and/or organization other than its true name in its attempts to collect a debt allegedly owed by Plaintiff.
- 20. In its attempts to collect the debt allegedly owed by Plaintiff to Nicor, Defendant violated the FDCPA, 15 U.S.C. §1692, in one or more of the following ways:
 - a. Placed a telephone call to a consumer without meaningful disclosure of the caller's identity in violation of 15 U.S.C. §1692d(6);
 - b. Used false, deceptive, misleading and unfair or unconscionable means to collect or attempt to collect an alleged debt in violation of 15 U.S.C. §1692e;
 - c. Used any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning the consumer in violation of 15 U.S.C. §1692e(10);
 - d. Failed to disclose in communications that said communication was from a debt collector and that any information obtained during the communication will be used for the purpose of collecting a debt in violation of 15 U.S.C. §1692e(11);

e. Using any business, company or organization name other than the true name of the debt collector's business, company or organization in violation of 15 U.S.C. §1692e(14); and,

f. Was otherwise deceptive and failed to comply with the provisions of the FDCPA.

21. As a result of Defendant's violations as aforesaid, Plaintiff has suffered, and continues to suffer, personal humiliation, embarrassment, mental anguish and emotional distress.

V. <u>Jury Demand</u>

22. Plaintiff hereby demands a trial by jury on all issues so triable.

VI. PRAYER FOR RELIEF

WHEREFORE, Plaintiff, JOHN TAMBURO, by and through his attorneys, respectfully prays for judgment as follows:

- a. All actual compensatory damages suffered;
- b. Statutory damages of \$1,000.00;
- c. Plaintiff's attorneys' fees and costs;
- d. Any other relief deemed appropriate by this Honorable Court.

Respectfully submitted, **JOHN TAMBURO**

By: s/ David M. Marco
Attorney for Plaintiff

Dated: June 10, 2011

David M. Marco (Atty. No.: 6273315) LARRY P. SMITH & ASSOCIATES, LTD. 205 North Michigan Avenue, 40th Floor Chicago, IL 60601

Telephone: (312) 222-9028 (x812)

Facsimile: (888) 418-1277

E-Mail: dmarco@smithlaw.us